

**United States Bankruptcy Court
Eastern District of Wisconsin**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Klamrowski, Gerald A.	Name of Joint Debtor (Spouse) (Last, First, Middle): Klamrowski, Susanna
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6142	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8180
Street Address of Debtor (No. and Street, City, and State): S106 W20597 North Shore Lane Muskego, WI <div style="text-align: right; font-size: small;">ZIP Code 53150</div>	Street Address of Joint Debtor (No. and Street, City, and State): S106 W20597 North Shore Lane Muskego, WI <div style="text-align: right; font-size: small;">ZIP Code 53150</div>
County of Residence or of the Principal Place of Business: Waukesha	County of Residence or of the Principal Place of Business: Waukesha
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. <table style="width:100%; font-size: small;"> <tr> <td colspan="10">Estimated Number of Creditors</td> </tr> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <table style="width:100%; font-size: small;"> <tr> <td colspan="10">Estimated Assets</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <table style="width:100%; font-size: small;"> <tr> <td colspan="10">Estimated Liabilities</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	Estimated Number of Creditors										<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	Estimated Assets										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	Estimated Liabilities										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Klamrowski, Gerald A.**Klamrowski, Susanna****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Klamrowski, Gerald A.
Klamrowski, Susanna****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gerald A. KlamrowskiSignature of Debtor **Gerald A. Klamrowski****X /s/ Susanna Klamrowski**Signature of Joint Debtor **Susanna Klamrowski**

Telephone Number (If not represented by attorney)

February 4, 2010

Date

Signature of Attorney***X /s/ Bruce A. Lanser**

Signature of Attorney for Debtor(s)

Bruce A. Lanser 1003952

Printed Name of Attorney for Debtor(s)

LANSER LAW OFFICE

Firm Name

**N14 W24200 Tower Place
Suite 201
Waukesha, WI 53188**

Address

Email: **blanser@lanserlaw.com****262-522-2280 Fax: 262-522-2289**

Telephone Number

February 4, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No. _____
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gerald A. Klamrowski
Gerald A. Klamrowski

Date: February 4, 2010

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re Gerald A. Klamrowski
Susanna Klamrowski

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Susanna Klamrowski

Susanna Klamrowski

Date: February 4, 2010

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Gerald A. Klamrowski,**
Susanna Klamrowski

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	4	2,237,388.00		
B - Personal Property	Yes	8	45,688.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		4,861,130.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	25		15,506,519.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			3,357.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,691.00
Total Number of Sheets of ALL Schedules		52			
Total Assets			2,283,076.00		
Total Liabilities				20,367,649.08	

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Gerald A. Klamrowski,**
Susanna Klamrowski

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1. Homestead located at: S106 W20597 North Shore Lane Muskego, WI 53150 Tax key no. 2281-988 Subject to: a. Harris Bank, \$544,259, 1st mortgage b. Harris Bank, \$3,278,966, 2nd mortgage. NBV notes, \$2,612,981, Klamrowski notes, \$665,985, per Attachment A. Value shown is fmV per 2009 tax bill of \$616,200 less 6% for cost of sale.	fee simple	C	579,228.00	3,826,128.00
2. Real estate located at: 640 Hawthorne Avenue South Milwaukee, WI 53172 Tax key no. 728-9930 Subject to: a. Harris, N.A., \$202,562, 1st mortgage; b. Harris, N.A., \$3,278,966, 2nd mortgage. NBV notes, \$2,612,981 Klamrowski notes, \$665,985 per Attachment A. c. real estate taxes, 2007-2009, \$27,259. Value shown is fmV per 2009 tax bill, less 6% cost of sale. Property appraised for \$415,000 in July 2007.	fee simple	C	291,024.00	3,508,787.00
Sub-Total >			870,252.00	(Total of this page)

2 continuation sheets attached to the Schedule of Real Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3. Real estate located at: 2213 - 10th Ave. Unit 5 South Milwaukee, WI 53172 Tax key no. 771-0542	fee simple	C	138,300.00	3,287,810.00

Subject to:

a. Harris, N.A., \$3,278,966,
NBV notes, \$2,612,981
Klamrowski notes, \$665,985
per Attachment A.
b. real estate taxes,
2007-2009, \$8,844.

Value shown is fmV per 2009
tax bill.

4. Real estate located at: 7517 W. Tuckaway Pines Circle Franklin, WI 53132 Tax key no. 804-0072-000	fee simple	C	510,800.00	3,310,674.00
---	-------------------	----------	-------------------	---------------------

Subject to:

a. Harris, N.A., \$3,278,966,
NBV notes, \$2,612,981
Klamrowski notes, \$665,985
per Attachment A.
b. real estate taxes,
2008-2009, \$23,948.
c. Kahle Wholesale Flooring,
construction lien, \$7,040.
d. Tuckaway Pines Condo
Assoc., condo lien \$720.

Value shown is fmV per
2009 tax bill.

Sub-Total > **649,100.00** (Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Real Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5. Real estate located at: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172 Tax key no. 771-0539 Subject to: 1. Anchor Bank, \$93,743, 1st mortgage; 2. Harris Bank, \$147,092; 3. Milwaukee County Treasurer, \$8,772, 2007-2008, real estate taxes; 4. City of South Milwaukee, \$5,121, 2009 real estate taxes. Value shown is fmV per 2009 tax bill of \$219,000 less 6% costs of sale. -----	fee simple	C	205,860.00	254,728.00
6. Real estate (condo) located at: 10019 E. Mountainview Rd. Unit 2101 Scottsdale, AZ 85258 Tax key no. 217-35-743 Subject to: 1. World Savings Bank, \$166,613 1st mortgage. Value shown is fmV per 2009 tax bill of \$172,528 less 6% cost of sale. -----	fee simple	C	162,176.00	166,613.00
7. Real estate (condo) located at: 511 E. Adams, Unit 103A Lake Delton, WI 53940 Subject to: a. Community First Bank, \$324.594, 1st mortgage, b. Village of Lake Delton, \$15,441, 2007-2009, real estate taxes. Value shown based on debtor's estimate; fmV per 2009 tax bill is \$390,349. -----	fee simple	C	350,000.00	340,035.00

Sub-Total > **718,036.00** (Total of this page)Total > **2,237,388.00**Sheet 2 of 2 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

SCHEDULE A - REAL PROPERTY
Attachment A

Harris, N.A. Loans:

(Note: Loan numbers are per Ozaukee Bank, predecessor by merger, to Harris Bank. Also, some loan balances have been reduced by sales.)

New Berlin Villas, LLC Notes ("NBV")

Loan No.	Date	Amount as 6/22/09
xxx30001	10/02/07	\$1,361,626
xxx30003	12/21/07	\$ 103,931
xxx30004	02/20/08	\$ 558,291
xxx30005	03/11/08	\$ 557,808
xxx30006	05/02/08	\$ 261,751
Total		\$2,544,150 plus \$310.05/day from 6/22/09 \$2,612,981 approx. balance as of 02/01/10

NBV Notes collateralized by mortgages on parcels 1 through 4 on Schedule A plus:

- 1. The Villas of New Berlin Condominiums, New Berlin, WI**
- 2. 860 Hiawatha Dr., Unit 2, Wisconsin Dells, WI (owner, Alessi)**
- 3. 1087 E. Hiawatha Dr., Wisconsin Dells, WI (owner, Alessi)**

Klamrowski Notes

xxx30026	06/01/07	\$150,574
xxx30028	04/15/07	\$ 37,757
xxx30032	11/09/07	\$ 11,123
xxx30033	01/29/08	\$402,007
xxx30034	05/02/08	\$ 51,553
Total		\$646,747 plus \$86.66/day from 6/22/09 \$665,985 approx. balance as of 02/01/10

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Tri City National Bank, checking account no. xxx5828, \$735.	C	735.00
		M&I Marshall & Ilsley Bank, checking account no. xxx0535, \$7.	C	7.00
		Oppenheimer & Co., investment account no. xxx7817, \$20.	C	20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings, including: 6 televisions, \$1200; entertainment center, \$500; stereo, \$100; 2 vcr/dvd's, \$50; 4 couches, \$700; 2 loveseats, \$200; 6 chairs, \$600; 5 tables, \$250; misc. lamps, 4100; kitchen set, \$150; kitchen cabinet, 4100; dining set (table and chairs), \$500; hutch, \$100; refrigerator, \$300; misc. cooking utensils/small appliances, \$00; desk/chair, \$100; 3 bedroom sets, \$1500; vacuum, \$100; washer/dryer, \$250; pc/printer, \$100; misc. lawn/garden equipment, \$500; snowblower, \$300; outdoor furnishings, \$200; area rugs, \$400.	C	8,300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		pictures/wall hangings, \$300; cd's/dvd's, \$300	C	600.00
6. Wearing apparel.		wearing apparel, no resale value	C	0.00
7. Furs and jewelry.		jewelry, \$500	C	500.00
8. Firearms and sports, photographic, and other hobby equipment.		golf clubs, \$300; camera, \$200; camcorder, \$200	C	700.00

Sub-Total > **10,862.00**
(Total of this page)

7 continuation sheets attached to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Jackson National Life Insurance Co., term life, policy no. xxx9100, no cash value term life, policy no. xxx7120, no cash value	C	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Ameritrade, Roth IRA, account no. xxx1245, \$10,126	C	10,126.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% membership interest, New Berlin Villas, LLC, no value (liabilities exceed value of assets) Primary asset: Condomium development project on Farrell Drive, New Berlin; value of real estate/improved lots per 2009 tax bills is \$1,151,491 although debtor believes value to be approximately \$600,000. Primary debt: Harris Bank, multiple notes/mortgages, \$2,544,150 (See "Harris Loans" on Attachment A, Schedule A), plus real estate taxes; foreclosure pending.	C	0.00

Sub-Total > **10,126.00**
(Total of this page)

Sheet 1 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		33 1/3% membership interest, Franklin Oaks Partners, LLC, no value (liabilities exceed value of assets) Primary asset: Condominium development project on 30th & Drexel, Franklin; value of real estate/improved lots per 2009 tax bills is approx. \$2,567,500 although debtor believes value to be approximately \$4.5M. Primary debt: M&I Marshall & Ilsley, 3 notes/mortgages totalling approximately \$4M plus real estate taxes; foreclosure pending. Ch. 11, Case No. 09-34355, ED Wisconsin filed 10/02/09; dismissed 1/12/10; -----	C	0.00
		33 1/3% membership interest, The Villas Partners, LLC, no value (liabilities exceed value of assets) Primary asset: Residential real estate development project on 30th & Drexel, Franklin; foreclosed by North Shore Bank. Primary debt: North Shore Bank, deficiency, \$1,279,874. -----	C	0.00
		31.6730850% membership interest, Tuckaway Pines, LLC, no value (liabilities exceed value of assets) Primary asset: Condominium development project, 7500 block, South 75th St., Franklin; debtor estimates value at \$1.5M. Primary debt: North Shore Bank, approx. \$2,534,723; foreclosure pending. -----	C	0.00

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		39% membership interest, Meadowbrook Investors, LLC, no value (liabilities exceed value of assets) Primary asset: Condominium development project at Spring Street and Hwy. 31 in Mt. Pleasant, WI; value of real estate/improved units approx. \$2,063,000 per tax assessment; debtor believes value is approx. \$1.5M. Primary debt: Harris Bank, multiple notes/mortgages, approximately \$2,141,539 plus real estate taxes; foreclosure pending.	C	0.00
		30% membership interest, Blakewood Estate, LLC, no value (liabilities exceed value of assets) Primary asset: Residential real estate development project in South Milwaukee; 3 vacant lots remain; tax assessed value approx. \$286,000 although debtor believes value to be approx. \$150,000. Also owns undeveloped real estate at 2001 7th Ave., So. Milw. tax assessed at \$565,000, but debtor believes to be worth about \$300,000. Primary debt: Harris Bank, 3 notes/mortgages, approx. \$1,246,271 plus real estate taxes; foreclosure pending.	C	0.00
		30% membership interest, The Park Partners, LLC, no value (liabilities exceed value of assets) (Formed for purposes of developing a condominium project at 2001 7th Ave., So. Milwaukee. That property, however, was put in the name of Blakewood Estates, LLC, subject to mortgage to Harris Bank. Included in information listed for Blakewood Estates.)	C	0.00

Sub-Total > **0.00**
(Total of this page)

Sheet 3 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		47.5% membership interest, Creekside Partners, LLC, no value (liabilities exceed value of assets) Primary asset: Undeveloped real estate at 4060 S. 124th St. Greenfield, WI tax assessed at approx. \$318,000 but which debtor believes to be worth approx. \$400,000. Primary debt: M&I Marshall & Ilsley, \$1.2M; foreclosure pending. -----	C	0.00
		40% membership interest, Woodland Meadows, LLC, no value No liabilities or assets. -----	C	0.00
		50% membership interest, Pineridge Apartments, LLC, no value (no assets/no liabilities) -----	C	0.00
		33 1/3% membership interest, Mirage Homes, LLC, no value (no assets/no liabilities) -----	C	0.00
		50% membership interest, SWF Investors, LLC, no value (liabilities exceed value of assets) Primary assets: 1. Undeveloped real estate at 76th/Ryan Road, Franklin, WI that is tax assessed at approx. \$223,400 but debtor believes is worth approx. \$650,000 subject to Harris Bank, approx. \$710,754 plus real estate taxes; foreclosure pending. 2. 50% membership interest in Greenfield Parkview Estates, LLC, which entity owns 5 acres of vacant land in Greenfield valued at approx. \$200,000 subject to lien to Anchor Bank of \$187,041. -----	C	0.00
		50% membership interest, Pineridge Development, LLC, no value (no assets/no liabilities) -----	C	0.00

Sub-Total > **0.00**
(Total of this page)

Sheet 4 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		50% membership interest, American Homes, LLC, no value (no assets/no liabilities) -----	C	0.00
		50% membership interest, GD Investments, LLC, no value (no assets/no liabilities) -----	C	0.00
		100% membership interest, TES Development & Construction, LLC, no value (no assets/no liabilities) -----	C	0.00
		100% shareholder interest, Genesis Construction Management and Development, Inc., no value (liabilities exceed value of assets; assets consist of office equipment and furnishings having an aggregate value of approx. \$1,500; debts include loan to Harris Bank of \$147,092. -----	C	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Numerous claims against previous tenants for unpaid rent/damage claims, some reduced to judgment, but all considered to be uncollectible.	C	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			Sub-Total >	0.00
			(Total of this page)	

Sheet 5 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 BMW 325xi, VIN WBAVD13516KV11279, \$15,300 (subject to lien of US Bank, balance \$9,716)	C	15,300.00
		2007 Mazda3i, VIN JMIBK12F471653025, \$8,900 (subject to lien of Harris Bank, balance \$10,364)	C	8,900.00
		2001 Volkswagen Jetta, VIN 3VWSB29M61M185297, \$500 (body damaged; 133,000 miles)	C	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > **24,700.00**
(Total of this page)

Sheet 6 of 7 continuation sheets attached
to the Schedule of Personal Property

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**

(Total of this page)

Total > **45,688.00**

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
1. Homestead located at: S106 W20597 North Shore Lane Muskego, WI 53150 Tax key no. 2281-988	11 U.S.C. § 522(d)(1)	0.00	579,228.00
Subject to: a. Harris Bank, \$544,259, 1st mortgage b. Harris Bank, \$3,278,966, 2nd mortgage. NBV notes, \$2,612,981, Klamrowski notes, \$665,985, per Attachment A.			
Value shown is fmv per 2009 tax bill of \$616,200 less 6% for cost of sale. _____			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Tri City National Bank, checking account no. xxx5828, \$735.	11 U.S.C. § 522(d)(5)	735.00	735.00
M&I Marshall & Ilsley Bank, checking account no. xxx0535, \$7.	11 U.S.C. § 522(d)(5)	7.00	7.00
Oppenheimer & Co., investment account no. xxx7817, \$20.	11 U.S.C. § 522(d)(5)	20.00	20.00
Household Goods and Furnishings			
Household goods and furnishings, including: 6 televisions, \$1200; entertainment center, \$500; stereo, \$100; 2 vcr/dvd's, \$50; 4 couches, \$700; 2 loveseats, \$200; 6 chairs, \$600; 5 tables, \$250; misc. lamps, 4100; kitchen set, \$150; kitchen cabinet, 4100; dining set (table and chairs), \$500; hutch, \$100; refrigerator, \$300; misc. cooking utensils/small appliances, \$00; desk/chair, \$100; 3 bedroom sets, \$1500; vacuum, \$100; washer/dryer, \$250; pc/printer, \$100; misc. lawn/garden equipment, \$500; snowblower, \$300; outdoor furnishings, \$200; area rugs, \$400.	11 U.S.C. § 522(d)(3)	8,300.00	8,300.00
Books, Pictures and Other Art Objects; Collectibles			
pictures/wall hangings, \$300; cd's/dvd's, \$300	11 U.S.C. § 522(d)(3)	600.00	600.00
Wearing Apparel			
wearing apparel, no resale value	11 U.S.C. § 522(d)(3)	0.00	0.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u> jewelry, \$500	11 U.S.C. § 522(d)(4)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u> golf clubs, \$300; camera, \$200; camcorder, \$200	11 U.S.C. § 522(d)(3)	700.00	700.00
<u>Interests in Insurance Policies</u> Jackson National Life Insurance Co., term life, policy no. xxx9100, no cash value term life, policy no. xxx7120, no cash value	11 U.S.C. § 522(d)(7)	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> Ameritrade, Roth IRA, account no. xxx1245, \$10,126	11 U.S.C. § 522(d)(12)	10,126.00	10,126.00
<u>Accounts Receivable</u> Numerous claims against previous tenants for unpaid rent/damage claims, some reduced to judgment, but all considered to be uncollectible.	11 U.S.C. § 522(d)(5)	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2006 BMW 325xi, VIN WBAVD13516KV11279, \$15,300 (subject to lien of US Bank, balance \$9,716)	11 U.S.C. § 522(d)(2)	5,584.00	15,300.00
2007 Mazda3i, VIN JMIBK12F471653025, \$8,900 (subject to lien of Harris Bank, balance \$10,364)	11 U.S.C. § 522(d)(5)	0.00	8,900.00
2001 Volkswagen Jetta, VIN 3VWSB29M61M185297, \$500 (body damaged; 133,000 miles)	11 U.S.C. § 522(d)(5)	500.00	500.00

Total:	27,072.00	624,916.00
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In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. 1024920003			02/27/04					
Anchor Bank, F.S.B. 25 W. Main Street Madison, WI 53703		C	1st mortgage Real estate located at: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172				93,743.00	0.00
			Value \$ 205,860.00					
Account No. 804-0072			2009					
City of Franklin, Treasurer 9229 W. Loomis Road Franklin, WI 53132		C	real estate taxes 7517 Tuckaway Pines Circle Franklin, WI				12,005.00	0.00
			Value \$ 510,800.00					
Account No. 86295900			04/07/05					
Community First Bank Attn: David Jones 115 Main Street Reedsburg, WI 53959		C	1st mortgage Real estate (condo) located at: 511 E. Adams, Unit 103A Lake Delton, WI 53940				324,594.00	0.00
			Value \$ 350,000.00					
Account No. 9500226561			08/08/07					
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012		C	1st mortgage 640 Hawthorne Ave. South Milwaukee, WI 53172				202,562.00	0.00
			Value \$ 309,600.00					
Subtotal (Total of this page)							632,904.00	0.00

4 continuation sheets attached

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 9500226558			04/25/06					
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012		C	1st mortgage Homestead, S106 W20597 North Shore Lane Muskego, WI 53150					
			Value \$ 579,228.00				544,259.00	0.00
Account No. see Sch. A attachment			mortgages					
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012		X C	(1) S106 W20597 North Shore La. (2) 640 Hawthorne Ave. (3) 2213 10th Ave. (4) 7517 W. Tuckaway Pines	X	X			
			Value \$ 1,547,088.00				3,278,966.00	2,481,602.00
Account No.			additional notice; attorney for Harris Bank					
Harris, N.A. c/o Patrick B. Howell, Esq. Whyte Hirschboeck Dudek S.C. 555 E. Wells St. #1900 Milwaukee, WI 53202		C						
			Value \$ 0.00				0.00	0.00
Account No. xxx9575			10/04/07					
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012		X C	2nd mortgage 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172					
			Value \$ 205,860.00				147,092.00	34,975.00
Account No. 3532015330			03/18/08					
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012		C	pmsi 2007 Mazda3i, VIN JMIBK12F471653025					
			Value \$ 8,900.00				0.00	0.00
Subtotal (Total of this page)							3,970,317.00	2,516,577.00

Sheet 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Ozaukee Bank, acct. 9500226561	C		additional notice; attorneys for Harris NA regarding above account no.				0.00	0.00
Harris, N.A. c/o Krawczyk, Duginski & Rohr, S.C. 16650 W.Blumond Rd., Suite 300 Brookfield, WI 53005								
Value \$ 0.00								
Account No. 09CL321, Milwaukee, County	C		2009 construction lien 7517 Tuckaway Pines Circle Franklin, WI	X	X	X	7,040.00	0.00
Kahle Wholesale Flooring, Inc. 501 Nathan Lane Suite 7 Elkhorn, WI 53121								
Value \$ 510,800.00								
Account No. 7710539	C		2007-2008 real estate taxes Real estate located at: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172				8,772.00	8,772.00
Milwaukee County Treasurer Milwaukee County Courthouse, Rm. 102 901 N. 9th Street Milwaukee, WI 53233								
Value \$ 205,860.00								
Account No. 7289930	C		2007-2008 real estate taxes 640 Hawthorne Ave So. Milwaukee, WI				19,403.00	19,403.00
Milwaukee County Treasurer Milwaukee County Courthouse, Rm. 102 901 N. 9th Street Milwaukee, WI 53233								
Value \$ 0.00								
Account No. 7710542 and 7710539	C		2007-2008 real estate taxes 2211 adn 2213 10th Ave. So. Milwaukee, WI				14,790.00	14,790.00
Milwaukee County Treasurer Milwaukee County Courthouse, Rm. 102 901 N. 9th Street Milwaukee, WI 53233								
Value \$ 0.00								
Subtotal							50,005.00	42,965.00
(Total of this page)								

Sheet 2 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 7710539	C	2009					
South Milwaukee Treasurer 2424 15th Ave. P.O. Box 367 South Milwaukee, WI 53172		real estate taxes					
		Real estate located at: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172					
		Value \$ 205,860.00				5,121.00	5,121.00
Account No. 7289930	C	2009					
South Milwaukee Treasurer 2424 15th Ave. South Milwaukee, WI 53172		real estate taxes					
		640 Hawthorne Ave. So. Milwaukee, WI					
		Value \$ 291,024.00				7,856.00	0.00
Account No. 7710542	C	2009					
South Milwaukee Treasurer 2424 15th Ave. South Milwaukee, WI 53172		real estate taxes					
		2213 10th Ave. So. Milwaukee, WI					
		Value \$ 138,300.00				3,157.00	0.00
Account No.	C	2009		X	X	X	
Tuckaway Pines Condo. Assoc. Attn: Jeff Hohensee, President 7525 W. Tuckaway Pines Circle Franklin, WI 53132		condominium lien					
		7517 Tuckaway Pines Circle Franklin, WI 53132					
		Value \$ 720.00				0.00	0.00
Account No. 0000-0511-362-341	C	06/12/06					
US Bank P.O. Box 2188 Oshkosh, WI 54903		pmsi					
		2006 BMW 325xi, VIN WBAVD13516KV11279					
		Value \$ 15,300.00				9,716.00	0.00
Subtotal						25,850.00	5,121.00
(Total of this page)							

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 146 1097			2007-2009					
Village of Lake Delton Kay C. Mackesey, Treasurer P.O. Box 87 Lake Delton, WI 53940			real estate taxes					
			Real estate (condo) located at: 511 E. Adams, Unit 103A Lake Delton, WI 53940					
			Value \$ 350,000.00				15,441.00	0.00
Account No. 0042244145			02/15/06					
World Savings Bank c/o Wachovia Mortgage P.O. Box 7512 Springfield, OH 45501			Deed of Trust					
			Real estate (condo) located at: 10019 E. Mountainview Rd. Unit 2101 Scottsdale, AZ 85258 Tax key no. 217-35-743					
			Value \$ 162,176.00				166,613.00	4,437.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**182,054.00****4,437.00**Total
(Report on Summary of Schedules)**4,861,130.00****2,569,100.00**

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. ABC Supply P.O. Box 44665 Madison, WI 53744		C	2008 corporate debt; The Villas Partners; listed for notice purposes; no known personal liability	X	X	X	921.00
Account No. AG Architecture 1414 Underwood Ave., Suite 301 Wauwatosa, WI 53213		C	2008 corporate debt; Woodland Meadows, The Park Partners; listed for notice purposes; no known personal liability	X	X	X	74,000.00
Account No. Air Control W220 N7136 Town Line Road Lannon, WI 53046		C	2008 corporate debt; Meadowbrook Investors and Tuckaway Pines; listed for notice purposes; no known personal liability	X	X	X	4,400.00
Account No. American W229 N1400 Westwood Dr. Waukesha, WI 53188		C	2008 corporate debt; The Villas Partners, LLC; listed for notice purposes; no known personal liability	X	X	X	33,350.00
Subtotal (Total of this page)							112,671.00

24 continuation sheets attached

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx1005 American Express P.O. Box 297879 Fort Lauderdale, FL 33329	C	through 2009 purchases on revolving credit card				5,493.85
Account No. NCO acct. no. GZ4926 American Express c/o NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044	C	additional notice				0.00
Account No. xxxx3007 American Express P.O. Box 297879 Fort Lauderdale, FL 33329	C	through 2009 purchases on revolving credit card				11,523.79
Account No. Kohn file no. 585540 American Express c/o Kohn Law Firm 312 E. Wisconsin Ave., Suite 501 Milwaukee, WI 53202	C	additional notice				0.00
Account No. 13-15061112 Anchor Bank P.O. Box 7933 Madison, WI 53707-7933	C	09/30/08 Debt of Greenfield Parkview Estates, LLC secured by real estate of that entity; personally guaranteed				187,041.00
Sheet no. <u>1</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 204,058.64

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1024920005 Anchor Bank 25 W. Main Street Madison, WI 53703	C	03/30/09 unsecured personal loan				102,758.00
Account No. AT&T - IC Systems 606 George Street La Crosse, WI 54603	C	2008 corporate debt; Franklin Oaks; listed for notice purposes; no known personal liability	X	X	X	6,726.00
Account No. xxxx8531 Bank of America P.O. Box 15026 Wilmington, DE 19850	C	through 2009 purchases on revolving credit card				4,980.48
Account No. Encore acct no. 13159060 Bank of America c/o Encore Receivable Management P.O. Box 1880 Southgate, MI 48195	C	additional notice				0.00
Account No. xxxx5339 Bank of America P.O. Box 15026 Wilmington, DE 19850	C	through 2009 purchases on revolving credit card				13,746.20
Sheet no. 2 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 128,210.68

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. VCS acct: DS7528 Bank of America c/o Viking Collection Service 7500 Office Ridge Circle Eden Prairie, MN 55344-3678	C	additional notice				0.00
Account No. BCF 1321 E. Wabash Ave. Waukesha, WI 53186	C	2008 corporate debt; New Berlin Villas and Creekside Partners; listed for notice purposes; no known personal liability	X	X	X	135,200.00
Account No. Blakewood Estates, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes				0.00
Account No. 55-7591-0312 Boston Store Dept 7680 Carol Stream, IL 60116	C	through 2009 charges on revolving credit card				1,201.00
Account No. BPI 11331 W. Rogers St. Milwaukee, WI 53227	C	2008 corporate debt; The Villas Partners, Tuckaway Pines, Creekside Partners; listed for notice purposes; no known personal liability	X	X	X	829.00
Sheet no. 3 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 137,230.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. CGC, Inc. 2921 Perry Street Madison, WI 53713	C	2008 corporate debt; The Park Partners; listed for notice purposes; no known personal liability	X	X	X	5,810.00
Account No. xxxx7096 Chase Bank P.O. Box 15298 Wilmington, DE 19850-5298	C	through 2009 purchases on revolving credit card				20,284.64
Account No. xxxx7096 Chase Bank c/o GC Services LP San Antonio, TX 78201	C	additional notice				0.00
Account No. Christopher and Linda Alessi 12225 W. Howard Avenue Greenfield, WI 53228	C	listed for notice purposes; co-guarantors on Harris Bank, M&I, North Shore Bank loans	X	X		0.00
Account No. xxxx1888 Citi Card Box 6000 The Lakes, NV 89163-6000	C	through 2009 purchases on revolving credit card				17,982.10
Sheet no. 4 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 44,076.74

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. file no. 811323		additional notice				
Citi Card c/o Rausch, Sturm, Israel, Enerson 250 N. Sunnyslope Rd. Suite 300 Brookfield, WI 53005	C					0.00
Account No.		additional notice				
Citi Card Citibank (South Dakota) NA 701 E 60th St. North Sioux Falls, SD 57117	C					0.00
Account No. xxxx1887		through 2009 purchases on revolving credit account				
Citibank Visa Box 6000 The Lakes, NV 89163	C					30,282.45
Account No. URS no. 12882654		additional notice				
Citibank Visa c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072	C					0.00
Account No.		03/30/07 listed for notice purposes only; no known debt following foreclosure of real estate at 1116-1118 Vilas Ave., Madison, WI	X	X	X	
CitiMortgage, Inc. 5280 Corporate Drive Frederick, MD 21703	C					0.00
Sheet no. 5 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						30,282.45

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		2008				
Country Development W6855 State Hwy. 106 Fort Atkinson, WI 53538	C	corporate debt; Creekside Partners; listed for notice purposes; no known personal liability	X	X	X	15,000.00
Account No.		listed for notice purposes				
Creekside Partners, LLC 2211 South 10th Ave., Suite B South Milwaukee, WI 53172	C					0.00
Account No.		listed for notice purposes; co-member of certain LLC (s) and co-guarantor on Harris Bank debt of that/those company(ies)				
Darrel J. DeKeyser 2933 W. Drexel #514 Franklin, WI 53132	C					0.00
Account No.		2008				
David Frank N120 W21350 Freistadt Rd. Germantown, WI 53022	C	corporate debt; New Berlin Villas, Tuckaway Pines; listed for notice purposes; no known personal liability	X	X	X	8,727.00
Account No.		2008				
Davidson Engineering 10521 W. Forest Home Ave. Hales Corners, WI 53130	C	corporate debt; Woodland Meadows; listed for notice purposes; no known personal liability	X	X	X	8,000.00
Sheet no. <u>6</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						31,727.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Dione White 1943 Pleasant Street Wauwatosa, WI 53213	C	listed for notice purposes; member of Meadowbrook Investors, LLC and co-guarantor on Harris Bank debt of that company				0.00
Account No. xxxx2535 Discover P.O. Box 30395 Salt Lake City, UT 84130-0395	C	through 2009 purchases on revolving credit card				9,148.25
Account No. file no. 10-41083; 09CV018514 Discover c/o Messerli & Kramer P.A. 3033 Campus Dr. #250 Plymouth, MN 55441	C	additional notice				0.00
Account No. xxxx-4450 Discover Bank Issuer of Discover Card c/o DFS Services, LLC P.O. Box 3025 New Albany, OH 43054	C	through 2009 charges on account				15,119.00
Account No. Kohn File No. 578523 Discover Bank c/o Kohn Law Firm, S.C. 312 E. Wisconsin Ave. #501 Milwaukee, WI 53202	C	additional notice				0.00
Sheet no. <u>7</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 24,267.25

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. DJ's Lawn Sprinkler 5530 W. Forest Home Ave. Milwaukee, WI 53220	C	corporate debt; listed for notice purposes; no known personal liability	X	X	X	0.00	
Account No. xxxx1650 First National Bank of Omaha P.O. Box 3696 Omaha, NE 68103-0696	C	through 2009 charges on revolving credit card				8,814.36	
Account No. Franklin Oaks Condominium Assoc. 5645 N. Green Bay Ave. Glendale, WI 53209	C	listed for notice purposes with regard to Franklin Oaks Partners, LLC project; no known personal liability	X	X	X	155,000.00	
Account No. Franklin Oaks Partners, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes				0.00	
Account No. xxxx1620 Gap P.O. Box 981064 El Paso, TX 79998	C	through 2009 purchases on revolving charge card				635.38	
Sheet no. <u>8</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 164,449.74	

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 6018 5955 2054 1620	C	through 2009 charges on revolving credit card				556.00					
Gap Silver Card P.O. Box 981064 El Paso, TX 79998											
Account No.	C	listed for notice purposes				0.00					
Genesis Construction Mgmt. & Dev. Inc. 2211 10th Ave., Unit B South Milwaukee, WI 53172											
Account No.	C	listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	0.00					
Gerald Gomalla, Sr. W14 N7410 Woodland Drive Menomonee Falls, WI 53051											
Account No.	C	listed for notice purposes				0.00					
GFC Leasing 2675 Research Park Drive Madison, WI 53711											
Account No.	C	2008 corporate debt; Meadowbrook Investors; listed for notice purposes; no known personal liability	X	X	X	30,000.00					
Graf P.O. Box 88465 Milwaukee, WI 53288											
Sheet no. 9 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						30,556.00					
Subtotal (Total of this page)						30,556.00					

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Great Lakes Tops 2350 Commerce Drive New Berlin, WI 53151		2008 corporate debt; The Villas Partners, Franklin Oaks, New Berlin Villas; listed for notice C purposes; no known personal liability	X	X	X	37,416.00
Account No. Meadowbrook Investors, LLC						
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012	X	2007-2008 Debt of Meadowbrook Investors, LLC, secured by real estate of that entity; personally guaranteed	X	X	X	2,141,539.00
Account No. Blakewood Estates, LLC						
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012	X	2007-2008 Debt of Blakewood Estates, LLC, secured by real estate of that entity; personally guaranteed	X	X	X	1,246,271.00
Account No. SWF Investors, LLC						
Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012	X	11/28/07 Debt of SWF Investors, LLC, secured by real estate of that entity; personally guaranteed	X	X	X	710,754.00
Account No.						
Haudie Properties, LLC 8505 Country Club Road Franklin, WI 53132		listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	0.00
Sheet no. <u>10</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,135,980.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx0312 HSBC Retail Services P.O. Box 15521 Wilmington, DE 19850-5521	C	through 2009 charges on revolving credit card				1,200.64
Account No. Icon Development Corp. 12225 W. Howard Ave. Greenfield, WI 53228	C	listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	0.00
Account No. James T. Klement 12720 Stephen Place Elm Grove, WI 53122	C	listed for notice purposes; claim against Tuckaway Pines, LLC	X	X	X	0.00
Account No. xxxx650-9 JC Penney P.O. Box 981131 El Paso, TX 79998-1331	C	through 2009 purchases on revolving credit card				641.84
Account No. Encore acct no. 5186143 JC Penney c/o Encore Receivable Management 400 N. Rogers Rd. P.O. Box 3330 Olathe, KS 66063-3330	C	additional notice				0.00
Sheet no. <u>11</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,842.48

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Jeffrey P. Klement 9302 Kensington Way Franklin, WI 53132	C	listed for notice purposes; co-guarantors on Harris Bank, M&I, North Shore Bank loans						0.00
Account No. Kahle Wholesale Flooring 501 Nathan Lane, Ste. 7 Elkhorn, WI 53121	C	2008 corporate debt; The Villas Partners, Franklin Oaks, New Berlin Villas, Meadowbrook, Tuckaway Pines; listed for notice purposes; no known personal liability			X	X	X	65,625.00
Account No. KC Drywall 7245 S. 76th St. Franklin, WI 53132	C	2008 corporate debt; The Villas Partners, New Berlin Villas, Tuckaway Pines; listed for notice purposes; no known personal liability			X	X	X	11,828.00
Account No. Key Engineering Group 725 N. Water St., Suite 1000 Milwaukee, WI 53202	C	2008 corporate debt; Franklin Oaks; listed for notice purposes; no known personal liability			X	X	X	1,411.00
Account No. Larry Schotz 17207 N. Throngate Rd. W84 Mequon, WI 53092	C	listed for notice purposes; investor/member, Tuckaway Pines, LLC			X	X	X	0.00
Sheet no. <u>12</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 78,864.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Lee's Glass 10111 W. Forest Home Ave. Hales Corners, WI 53130		2008 corporate debt; New Berlin Villas, Tuckaway Pines, Genesis; listed for notice purposes; no C known personal liability	X	X	X	7,557.00
Account No. 22320793-10005 M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202	X	2006-2008 Debt of Franklin Oaks Partners, LLC; secured by real estate owned by that entity; personally guaranteed	X	X	X	4,596,089.00
Account No. M&I Marshall & Ilsley Bank c/o Russell S. Long, Esq. Davis & Kuelthau, S.C. 111 E. Kilbourn #1400 Milwaukee, WI 53202		listed for notice purposes; attorney for M&I Marshall & Ilsley Bank				0.00
Account No. 40749005-10000 M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202	X	12/22/06 Debt of Creekside Partners, LLC; secured by real estate owned by that entity; personally guaranteed	X	X	X	1,200,000.00
Account No. 00030581331-10000 M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202		2007 deficiency following foreclosure of real estate at 4034 W. Puetz, Franklin; amount shown C includes estimated post judgment interest				370,869.00
Sheet no. <u>13</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,174,515.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Maass Excavating 322 W. Ryan Rd. Oak Creek, WI 53154	C	2008 corporate debt; The Villas Partners, Franklin Oaks, New Berlin Villas, Meadowbrook, Creekside; listed for notice purposes; no known personal liability	X	X	X	37,072.00
Account No. xxxx2500 Macy's Bankruptcy Processing P.O. Box 8066 Mason, OH 45040	C	through 2009 purchases on revolving credit card				851.88
Account No. Gerry Klamrowski Meadowbrook Country Club 2149 North Green Bay Rd. Racine, WI 53405	C	prior to 7/09 golf club membership and dues				13,227.01
Account No. xxxx1585 Meadowbrook Country Club c/o Transworld Systems, Inc. 6425 Odana Rd., Suite B Madison, WI 53719	C	additional notice				0.00
Account No. xxxx1650 Mercantile Adjustment Bureau, LLC P.O. Box 9016 Williamsville, NY 14231-2223	C	additional notice; collecting for First National Bank Omaha				0.00
Sheet no. 14 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 51,150.89

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Merit Asphalt S84 W18645 Enterprise Drive Muskego, WI 53150	C	2008 corporate debt; Creekside Partners; listed for notice purposes; no known personal liability	X	X	X	32,980.00
Account No.						
Metroplitan Builders N16 W23321 Stoneridge Drive Waukesha, WI 53186	C	2008 corporate debt; Genesis Mgmt. & Development; listed for notice purposes; no known personal liability	X	X	X	1,055.00
Account No.						
Metropolitan Survey 5200 W. Loomis Rd. Greendale, WI 53129	C	2008 corporate debt; The Park Partners; listed for notice purposes; no known personal liability	X	X	X	9,700.00
Account No.						
Milwaukee Builders Supply N90 W14700 Commerce Dr. Menomonee Falls, WI 53051	C	2008 corporate debt; New Berlin Villas; listed for notice purposes; no known personal liability	X	X	X	3,142.00
Account No. xxx4008						
Milwaukee Radiologists c/o OAC P.O. Box 371100 Milwaukee, WI 53237-2200	C	additional notice				0.00
Sheet no. <u>15</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						46,877.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx4008 Milwaukee Radiologists 2901 W. Kinnickinnic River Parkway Suite LL9 Milwaukee, WI 53215	C	prior to 3/09 medical services				482.00
Account No. Mobile Mini 7420 S. Kyrene Road Suite 101 Tempe, AZ 85283	C	2008 corporate debt; The Villas Partners; listed for notice purposes; no known personal liability	X	X	X	1,490.00
Account No. New Berlin Villas, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes				0.00
Account No. New Holland Credit Company 100 Brubaker Avenue New Holland, PA 17557	C	listed for notice purposes				0.00
Account No. 90248274 North American Fishing Club c/o Retrieval Masters Credit Bureau 2269 S. Saw Mill River Road, Bldg 3 Elmsford, NY 10523	C	2007 life membership fee				249.00
Sheet no. 16 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,221.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 70900744	X	C		X	X	X
North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005						
		2006-2008 Debt of The Villas Partners, LLC; deficiency balance following foreclosure; personally guaranteed				1,279,875.00
Account No.	C					
North Shore Bank c/o John Van Lieshout, Esq. Reinhart Boerner Van Deuren, S.C. 1000 N. Water #1700 Milwaukee, WI 53202						
		additional notice; attorney for North Shore Bank				0.00
Account No.	X	C		X	X	X
North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005						
		2001-2008 Debt of Tuckaway Pines, LLC; secured by real estate of that entity; personally guaranteed				2,534,723.00
Account No.	C			X	X	X
O'Neil Concrete W221 S6085 Seftar Road Waukesha, WI 53189						
		2008 corporate debt; Franklin Oaks; listed for notice purposes; no known personal liability				9,300.00
Account No.	C			X	X	X
Pineridge Condo. Assoc. c/o Ogden & Co. 1665 N. Water Street Milwaukee, WI 53202						
		corporate debt; listed for notice purposes; no known personal liability				0.00
Sheet no. 17 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,823,898.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		additional notice				
Pineridge Condo. Assoc. c/o de la Mora & de la Mora, SC 15255 Watertown Plank Road Elm Grove, WI 53122	C					0.00
Account No.		2008 corporate debt; Franklin Oaks, New Berlin Villas, Meadowbrook Investors, Tuckaway Pines; listed for notice purposes; no known personal liability	X	X	X	
Prestige Electical Services 8948 Rasmussen Ct. Racine, WI 53406	C					19,352.00
Account No.		listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	
Richard Vallin 1090 Falls Road Grafton, WI 53024	C					0.00
Account No.		listed for notice purposes; co-member of certain LLC (s) and co-guarantor on Harris Bank debt of that/those company(ies)				
Robert J. Selensky 4750 W. Hunting Park Drive Franklin, WI 53132	C					0.00
Account No.		listed for notice purposes; co-member of certain LLC (s) and co-guarantor on Harris Bank debt of that/those company(ies)	X	X	X	
Roger DeMark 9875 S. 76th St. Franklin, WI 53132	C					0.00
Sheet no. 18 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						19,352.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Roman Electric 640 S. 70th St. Milwaukee, WI 53214	C	2008 corporate debt; Franklin Oaks and Tuckaway Pines; listed for notice purposes; no known personal liability	X	X	X	21,184.00
Account No.						
Russell Styczynski 1061 W. Violet Ave. Oak Creek, WI 53154	C	listed for notice purposes; co-member of certain LLC (s) and co-guarantor on Harris Bank debt of that/those company(ies)				0.00
Account No.						
Ruth Hau 8505 S. Country Club Road Franklin, WI 53132	C	listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	0.00
Account No. xxxx4015						
Scotts Lawnservice Milwaukee P.O. Box 742585 Cincinnati, OH 45274	C	4/09 lawn care services				98.50
Account No. xxxx4015						
Scotts Lawnservice Milwaukee c/o American Profit Recovery 34405 W. 12 Mile Rd, Ste 379 Farmington, MI 48331	C	additional notice				0.00
Sheet no. <u>19</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						21,282.50

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Shea Construction, LLC W8807 Old 16 Road Reeseville, WI 53579	C	2008 corporate debt; Pineridge Apartments; listed for notice purposes; no known personal liability	X	X	X	7,455.00
Account No. SWF Investors, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes				0.00
Account No. xxxx0231 Target National Bank 3901 West 53rd St. Sioux Falls, SD 57106-4216	C	through 2009 purchases on revolving credit card				4,978.37
Account No. Firstsource acct: 14089415 Target National Bank c/o Firstsource Advantage LLC 205 Bryant Woods South Amherst, NY 14228	C	additional notice				0.00
Account No. Ted M. Rewasiewicz 628 Hawthorne Ave. South Milwaukee, WI 53172	C	listed for notice purposes; co-member of certain LLC (s) and co-guarantor on Harris Bank debt of that/those company(ies)				0.00
Sheet no. 20 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,433.37

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. The Gurn Co. 5555 S. Andrae Drive New Berlin, WI 53151	C	2008 corporate debt; The Villas Partners, New Berlin Villas, Tuckaway Pines; listed for notice purposes; no known personal liability	X	X	X	26,600.00
Account No. The Villas Condominiums, Inc. c/o Michael Orgeman, Esq. Lichtsinn & Haensel, S.C. 111 E. Wisconsin Ave. #1800 Milwaukee, WI 53202	C	listed for notice purposes; condo association for The Villas Partners, LLC				0.00
Account No. The Villas Partners, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes				0.00
Account No. Thomas J. Klement 207 E. Lincoln Way Milwaukee, WI 53207	C	listed for notice purposes; claim against Tuckaway Pines, LLC	X	X	X	0.00
Account No. Thomas Mortenson 368 Ragetta Dr. Port Washington, WI 53074	C	listed for notice purposes; investor/member, Tuckaway Pines, LLC	X	X	X	0.00
Sheet no. 21 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 26,600.00

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Trees On the Move 5611 S. Calhoun Road New Berlin, WI 53151	C	2008 corporate debt; Franklin Oaks; listed for notice purposes; no known personal liability	X	X	X	19,875.00
Account No.						
Tuckaway Pines, LLC 2011 10th Ave., Unit B South Milwaukee, WI 53172	C	listed for notice purposes.				0.00
Account No. xxxx4140						
UCSF Medical Center P.O. Box 0810 San Francisco, CA 94143-0810	C	4/09 medical services				1,117.14
Account No.						
US Fire 2936 S. 166th St. New Berlin, WI 53151	C	2008 corporate debt; Franklin Oaks; listed for notice purposes; no known personal liability	X	X	X	2,900.00
Account No.						
Vilaas of New Berlin Homeowners Assoc. Attn: John Fuhrmann 14363 W. Farrel Drive New Berlin, WI 53151	C	listed for notice purposes	X	X	X	0.00
Sheet no. 22 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 23,892.14

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Villas of Franklin Condo. Assoc. Attn: Phil Wasmer P.O. Box 320426 Franklin, WI 53132	C	corporate debt; listed for notice purposes; no known personal liability			X	X	X	5,166.00
Account No. Villas of Meadowbrook Condo Asso. Attn: James Chiapetta 1721 Trevino Trail Racine, WI 53405	C	listed for notice purpose			X	X	X	0.00
Account No. WE Energies P.O. Box 2046 Milwaukee, WI 53201-2046	C	2008 corporate debt; Genesis Mgmt. & Development, TES Development; listed for notice purposes; no known personal liability			X	X	X	22,403.00
Account No. We Energies c/o Omni Credit 333 Bishops Way, Suite 100 Brookfield, WI 53005	C	additional notice						0.00
Account No. xxxx6026 Wheaton Franciscan Medical Group 400 W. River Woods Parkway Milwaukee, WI 53212	C	prior to 4/09 medical services						778.20
Sheet no. 23 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 28,347.20

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. CBA acct: 11464107	C	additional notice				0.00
Wheaton Franciscan Medical Group c/o CB Accounts, Inc. P.O. Box 5610 Hauppauge, NY 11788						
Account No. xxxx734-7	C	additional notice				0.00
Wheaton Franciscan Medical Group P.O. Box 68-9711 Milwaukee, WI 53268-9711						
Account No.	C	2008 corporate debt; Creekside Partners; listed for notice purposes; no known personal liability	X	X	X	10,265.00
Zenith Tech, Inc. N6 W23633 Bluemound Road Waukesha, WI 53186						
Account No.	X C	2008 corporate trade debt; The Villas Partners, Franklin Oaks, New Berlin Villas, Meadowbrook Investors, Tuckaway Pines, personally guaranteed	X	X	X	141,469.00
Zuern Building Products P.O. Box 378 Allenton, WI 53002						
Account No.						
Sheet no. 24 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						151,734.00
						Total (Report on Summary of Schedules)
						15,506,519.08

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Blakewood Estates, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Christopher and Linda Alessi 12225 W. Howard Avenue Greenfield, WI 53228 New Berlin Villas, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Christopher and Linda Alessi 12225 W. Howard Avenue Greenfield, WI 53228 Franklin Oaks Partners, LLC	M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202
Creekside Partners, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202
Darrel J. Dekeyser 2933 W.Drexel \$514 Franklin, WI 53132 Meadowbrook Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Darrel J. Dekeyser 2933 W.Drexel \$514 Franklin, WI 53132 Blakewood Estates, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Dione White 1943 Pleasant Street Wauwatosa, WI 53213 Meadowbrook Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Franklin Oaks Partners, LLC 2211 S. 10th Ave. Unit B South Milwaukee, WI 53172	M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202
Franklin Oaks Partners, LLC 2211 S. 10th Ave. Unit B South Milwaukee, WI 53172	Zuern Building Products P.O. Box 378 Allenton, WI 53002
Genesis Construction Mgmt.& Dev. Inc. 2211 10th Ave., Unit B South Milwaukee, WI 53172	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jeffrey P. Klement 9302 Kensington Way Franklin, WI 53132 Franklin Oaks Partners, LLC	M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202
Jeffrey P. Klement 9302 Kensington Way Franklin, WI 53132 The Villas Partners, LLC	North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005
Jeffrey P. Klement 9302 Kensington Way Franklin, WI 53132 Tuckaway Pines, LLC	North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005
Meadowbrook Investors, LLC 2211 10th Ave. Unit B South Milwaukee, WI 53172	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Meadowbrook Investors, LLC 2211 10th Ave. Unit B South Milwaukee, WI 53172	Zuern Building Products P.O. Box 378 Allenton, WI 53002
New Berlin Villas, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
New Berlin Villas, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	Zuern Building Products P.O. Box 378 Allenton, WI 53002
Robert J. Selensky 4750 W. Hunting Park Drive Franklin, WI 53132 Meadowbrook Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Robert J. Selensky 4750 W. Hunting Park Drive Franklin, WI 53132 Blakewood Estates, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Roger DeMark 9875 S. 76th St. Franklin, WI 53132 SWF Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Russell Styczynski 1061 W. Violet Ave. Oak Creek, WI 53154 Meadowbrook Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012

In re **Gerald A. Klamrowski,
Susanna Klamrowski**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Russell Styczynski 1061 W. Violet Ave. Oak Creek, WI 53154 Blakewood Estates, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
SWF Investors, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Ted Rewasiewicz 628 Hawthorne Ave. South Milwaukee, WI 53172 Meadowbrook Investors, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
Ted Rewasiewicz 628 Hawthorne Ave. South Milwaukee, WI 53172 Blakewood Estate, LLC	Harris, N.A. successor to Ozaukee Bank N70 W5158 Columbia Road Cedarburg, WI 53012
The Villas Partners, LLC 2211 10th Ave. Unit B South Milwaukee, WI 53172	North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005
The Villas Partners, LLC 2211 10th Ave., Unit B Franklin, WI 53132	Zuern Building Products P.O. Box 378 Allenton, WI 53002
Tuckaway Pines, LLC 2211 10th Ave. Unit B South Milwaukee, WI 53172	North Shore Bank 15700 W. Bluemound Road Brookfield, WI 53005
Tuckaway Pines, LLC 2211 10th Ave., Unit B South Milwaukee, WI 53172	Zuern Building Products P.O. Box 378 Allenton, WI 53002

In re **Gerald A. Klamrowski**
Susanna Klamrowski

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): son	AGE(S): 17
Employment:	DEBTOR	SPOUSE
Occupation	real estate development	retail sales clerk
Name of Employer	Genesis Construction Mgmt. & Dev., Inc.	Kohl's Department Store
How long employed	24 years	1 year
Address of Employer	2211 10th Ave., Unit B South Milwaukee, WI 53172	N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

12. Pension or retirement income

13. Other monthly income

(Specify): **cleaning fees**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Wage income for Gerald is based on average monthly draws. Virtually all of the Gerald Klamrowski's business interests are in foreclosure; any income going forward is speculative.

In re **Gerald A. Klamrowski**
Susanna Klamrowski

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Utility Expenditures:**

water softener	\$	40.00
cable/internet	\$	102.00
Total Other Utility Expenditures	\$	142.00

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **54** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 4, 2010**

Signature **/s/ Gerald A. Klamrowski**
Gerald A. Klamrowski
Debtor

Date **February 4, 2010**

Signature **/s/ Susanna Klamrowski**
Susanna Klamrowski
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Wisconsin

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No. _____

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$8,592.00

SOURCE
**2010, income from wages/business
\$7,500, approximate business income through 01/31/10, Gerald, Genesis
Construction Mgmt. & Dev.,
\$1,092, wages through 01/31/10, Susanne.**

\$25,054.00

**2009, income from wages/business,
\$14,000, approximate income from business, Gerald,
\$11,054, wages, Susanna;
(2009 tax returns are not completed; actual income/losses from business are not
determined.)**

AMOUNT
\$-120,017.00

SOURCE
2008, income from wages/business:
\$889, Susanna, wage income,
\$7,849, TES Development, net profit,
(\$128,755), flow through losses from rental real estate/LLC's.

2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$0.00

SOURCE
2009, income other than from wages/business,
\$32,050, 2005 tax refund based on amended return

\$-3,000.00

2008, income other than from wages/business,
(\$3,000), capital losses from stock sales.

3. Payments to creditors

None

- ☒ *Complete a. or b., as appropriate, and c.*
- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None			
<input type="checkbox"/>	b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
No payments other than those made in ordinary course of debtors personal financial affairs.		\$0.00	\$0.00

None

- ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Citibank South Dakota, NA v. Gerald Klamrowski, Case No. 09CV018514	Collection; monetary judgment	Milwaukee County Circuit Court	Filed 11/20/2009; pending.
CitiMortgage, Inc. v. Gerald Klamrowski, 09CV1965.	Foreclosure, 1116-1118 Vilas Ave., Madison, WI	Dane County Circuit Court	01/13/10, sale confirmed.
Discover Bank v. Susanna Klamrowski, Case No. 10CV000232	Collection; money judgment.	Milwaukee County Circuit Court	Filed 01/06/10; pending.
Discover Bank v. Gerald Klamrowski, Case No. 09CV019093	Collection; money judgment	Milwaukee County Circuit Court	Filed 12/07/2009; pending.
Harris, N.A. v. New Berlin Villas, Gerald and Susanna Klamrowski, Christopher and Linda Alessi, 09CV010219	Foreclosure of New Berlin Villas Condominiums, Klamrowski real estate listed as parcels 1 through 4 on Sch. A and 2 parcels in Wisconsin Dells owned by co-guarantor, Alessi.	Milwaukee County Circuit Court	Filed 06/29/09, pending.
Harris Bank v. Blakewood Estates, LLC, Gerald Klamrowski, Darrel DeKeyser, Ted Rewasiewicz, Russell Styczynski and Robert Selensky, Case No. 09CV010216.	Foreclosure of real estate owned by Blakewood Estates, LLC and monetary judgment against guarantors.	Milwaukee County Circuit Court	Filed 06/29/09; pending.
Harris, N.A. v. Meadowbrook Investors, LLC, Gerald Klamrowski, Darrel DeKeyser, Ted Rewasiewicz, Russell Styczynski, Robert Selensky and Dione White, Case No. 09CV2212	Foreclosure of real estate owned by Meadowbrook Investors, LLC and monetary judgment against guarantors.	Racine County Circuit Court	Filed 06/29/09, pending.
Harris N.A. v. SWF Investors, LLC, Gerald Klamrowski and Roger DeMark, Case No. 09CV010217.	Foreclosure of real estate owned by SWF Investors, LLC and Roger DeMark and monetary judgment against guarantors.	Milwaukee County Circuit Court	Filed 06/29/09; pending.
Harris NA v. Genesis Construction Management and Development, Gerald Klamrowski, GFC Leasing and New Holland Credit Company	Foreclosure and monetary judgment for deficiency	Milwaukee County Circuit Court	Filed 6/29/2009; pending.
Kahle Wholesale Flooring v. Gerald Klamrowski, Case No. 09CL000321.	Claim for construction lien.	Milwaukee County Circuit Court	Claim filed 5/20/2009.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
M&I Marshall & Ilsley Bank v. Franklin Oaks Partners, LLC, Franklin Oaks Condominium Assoc., Gerald Klamrowski, Jeffrey P. Klement, Christopher and Linda Alessi, 09CV000311.	Foreclosure of real estate owned by Franklin Oaks Partners, LLC; money judgment against guarantors.	Milwaukee County Circuit Court	Filed 01/07/09; judgment 3/30/09; pending.
M&I Marshall & Ilsley Bank v. Creekside Partners, LLC and Gerald Klamrowski, Case No. 09CV000517	Foreclosure of real estate owned by Creekside Partners, LLC and monetary judgment against guarantor.	Milwaukee County Circuit Court	Filed 01/12/09; judgment 5/11/2009.
M&I Marshall & Ilsley Bank v. Gerald Klamrowski, Case No. 09CV00823.	Foreclosure, 4034 W. Puetz, Franklin, WI; money judgment for deficiency.	Milwaukee County Circuit Court	Judgment, 10/19/09.
M&I Marshall and Ilsley Bank v. Gerald Klamrowski, Case No. 09CV018375	Collection; non-earnings garnishment action	Milwaukee County Circuit Court	filed 11/23/2009; garnishee answer filed 12/28/2009.
North Shore Bank v. The Villas Partners, LLC, Gerald Klamrowski, Jeffery P. Klement, Christopher and Linda Alessi, Case No. 09CV3288.	Foreclosure of real estate owned by The Villas Partners, LLC and money judgment against guarantors.	Milwaukee County Circuit Court	Sheriff's sale 12/28/09; confirmation and judgment for deficiency scheduled for February 8, 2010.
North Shore Bank v. Tuckaway Pines, LLC, Gerald Klamrowski and Jeffrey P. Klement, Case No. 09CV003289.	Foreclosure of real estate owned by Tuckaway Pines, LLC and monetary judgment against guarantors.	Milwaukee County Circuit Court	Filed 03/03/09; judgment, 8/11/2009; amended judgment, 12/28/2009.
Tuckaway Pines Condominium Association, Ltd. v. Gerald Klamrowski, Case No. 09CO000568.	Claim for condominium lien	Milwaukee County Circuit Court	Claim filed 11/5/2009.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, WI 53202	10/19/09	4034 W. Puetz Road Franklin, WI 53132
CitiMortgage, Inc. 5280 Corporate Drive Frederick, MD 21703	01/13/10; confirmation hearing	1116-1118 Vilas Ave. Madison, WI 53715

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lanser Law Office Suite 201 N14 W24200 Tower Place Waukesha, WI 53188	11/17/09 02/04/10	\$10,000 advance fee \$604.83, fees/costs/filing fee
Greenpath, Inc. 38505 Country Club Drive Suite 210 Farmington, MI 48331	01/28/10	\$150 including payment for post filing counseling.

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor,
☐ transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
William F. Lasky 2099 Cherry Creek Circle Las Vegas, NV 89135 none	03/25/09	(1) 2006 Sun Tracker Party Barge (26' pontoon boat), ID No. BUJ02692B606; value received, \$10,000. (Fair value received; NADA lists current value at \$8,900 to \$10,150.) (2) 2005 Malibu Response LXI (20' ski boat), ID No. MB2P0724J405; value received, \$22,000. (Fair value received; NADA lists current value at \$16,790 to \$19,150.) Funds used for living expense, real estate taxes and insurance.
Automotive Fleet Resources, LLC 2525 Covington Pike Memphis, TN 38128 none	11/05/08	2005 Lexus LX470, VIN JTJHT00W353553551; vehicle consigned to Automotive Fleet Resources who sold it at auction to unknown buyer; value received \$26,500; net to debtor following payment of lien to Lexus Financial was \$3,031.74.
Automotive Fleet Resources, LLC 2525 Covington Pike Memphis, TN 38128 none	11/11/09	2002 Mini Cooper, VIN WMWRC33422TE11965; vehicle consigned to Automotive Fleet Resources who sold it at auction to unknown buyer; value received, \$6,500.
Donna L. Nash 6474 Brick Hearth Co. Alexandria, VA 22306 none	05/28/09	Real estate located at 1507 Fairview Ave., South Milwaukee, WI 53172; value received, \$100,000; net to debtor following payment of mortgages/closing costs was \$23.10.
none none	various dates in 2008	Sales of short term investments; total loss, (\$498,013). Sales of long term investments; total gain, \$35,298.
William F. Lasky 2099 Cherry Creek Circle Las Vegas, NV 89135 none	12/21/09	2005 Harley Davidson Road King, VIN 1HD1FRW165Y666472; value received \$10,000; net to debtor \$7,326.44 following payoff of lien to Landmark Credit Union.

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled
☒ trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Ameritrade P.O. Box 2209 Omaha, NE 68103	Investment account no. xxx2734	Closed 10/22/09; balance \$5,590.38

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
640 Hawthorne Ave. South Milwaukee, WI 53172	same	1986 to 12/01/09

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
New Berlin Villas, LLC	20-5525761	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; condominium project on Farrel Drive, New Berlin, WI; project is in foreclosure by Harris Bank; Gerald has 50% membership interest.	12/31/06 to present

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Franklin Oaks Partners, LLC	04-3765992	2211 S. 10th Ave. Unit B South Milwaukee, WI 53172	Real estate development; condominium project on 30th and Drexel, Franklin, WI; project is in foreclosure by M&I Marshall & Ilsley Bank; Gerald has 33 1/3% membership interest.	06/26/03 to present
The Villas Partners, LLC	04-3765995	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; residential construction project on 30th & Drexel, Franklin; property foreclosed by North Shore Bank; Gerald is 33 1/3 member.	11/01/04 to present
Tuckaway Pines, LLC	39-2021704	2011 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; condominium project in the 7500 block of South 75th St, Franklin; property foreclosed by North Shore Bank; Gerald is 31.6730850% member.	03/01/01 to present
Meadowbrook Investors, LLC	56-2510794	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; condominium project in Mt. Pleasant, WI; project is in foreclosure by Harris Bank; Gerald is 39% member.	01/01/05 to present
Blakewood Estates, LLC	56-2540476	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; residential construction in South Milwaukee; project is in foreclosure by Harris Bank; Gerald is 30% member.	01/01/06 to present.
The Park Partners, LLC	20-5211712	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; real estate for intended development put in the name of Blakewood Estates, LLC and is included in Harris Bank foreclosure referenced with regard to that entity; Gerald is 30% member	12/31/06 to present

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Creekside Partners, LLC	20-8045849	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; condominium project at 4060 S. 124th St., Greenfield; property is in foreclosure by M&I Marshall & Ilsley Bank; Gerald is 47.5% member.	12/31/06 to present.
Woodland Meadows, LLC	20-8364453	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; formed to develop real estate at 4034 W. Puetz, Franklin; property was titled to debtor; foreclosed by M&I Marshall & Ilsley Bank; Gerald is 40% member.	12/31/06 to present.
Pineridge Apartments, LLC	39-1969145	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; built and sold condominiums in Mayville, WI; last unit sold August 2009; no remaining assets or liabilities; Gerald is 50% member.	08/18/99 to present.
Mirage Homes, LLC	20-0014170	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; built and sold spec houses and condos; all homes/condos sold in 2007; no remaining assets or liabilities; Gerald is 33 1/3% member.	01/01/05 to present.
Pineridge Development, LLC	39-1865465	2211 10th Ave., Suite B South Milwaukee, WI 53172	Real estate development; developed land/built/sold homes in Mayville, WI; last lot/home sold in 2007; no remaining assets; Gerald is 50% member.	10/16/96 to 2007
American Homes, LLC	39-1969144	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; residential construction/sales in Mayville, WI; last lot/home sold in 2007; no remaining assets; Gerald is 50% member	08/30/99 to 2008
GD Investments, LLC	30-0247029	2211 10th Ave., Unit B South Milwaukee, WI 53172	Real estate development; built and sold spec homes; last lot/home sold in 2006; no remaining assets; Gerald is 50% member	05/01/04 to 2008

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
TES Development & Construction, LLC	39-2023893	2211 10th Ave., Unit B South Milwaukee, WI 53172	LLC created as vehicle for receipt/disbursement of development funds and fees for property cleaning fees; no assets; debtors are sole members.	
Genesis Construction Mgmt. & Dev. Inc.	39-1612547	2211 10th Ave., Unit B South Milwaukee, WI 53172	Property management, development services, foreclosure services; originally incorporated as CFN Management and name changed 2000; Gerald is sole shareholder.	1987 to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Anderson, Tackman & Co. 1249 W. Liebau Road Suite 200 Mequon, WI 53092	Preparation of individual and business tax returns.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an
■ employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **February 4, 2010**

Signature **/s/ Gerald A. Klamrowski**
Gerald A. Klamrowski
Debtor

Date **February 4, 2010**

Signature **/s/ Susanna Klamrowski**
Susanna Klamrowski
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	10,341.83
Prior to the filing of this statement I have received	\$	10,341.83
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify): **Debtors are being charged hourly against advance fee shown, covering fees through the filing date.**

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors and preparation and filing of reaffirmation agreements as needed;
preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions, adversary proceeding or post-discharge satisfactions of judgment due to discharge in bankruptcy.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 02/04/2010

/s/ Bruce A. Lanser

**Bruce A. Lanser
LANSER LAW OFFICE
N14 W24200 Tower Place
Suite 201
Waukesha, WI 53188
262-522-2280 Fax: 262-522-2289
blanser@lanserlaw.com**

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Gerald A. Klamrowski**
Susanna Klamrowski

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Anchor Bank, F.S.B.	Describe Property Securing Debt: Real estate located at: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Community First Bank	Describe Property Securing Debt: Real estate (condo) located at: 511 E. Adams, Unit 103A Lake Delton, WI 53940
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Harris, N.A.	Describe Property Securing Debt: 640 Hawthorne Ave. South Milwaukee, WI 53172
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Harris, N.A.	Describe Property Securing Debt: Homestead, S106 W20597 North Shore Lane Muskego, WI 53150
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Harris, N.A.	Describe Property Securing Debt: (1) S106 W20597 North Shore La. (2) 640 Hawthorne Ave. (3) 2213 10th Ave. (4) 7517 W. Tuckaway Pines
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>reaffirmation if loans can be renegotiated</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Harris, N.A.	Describe Property Securing Debt: 2211 - 10th Ave. Unit 2 South Milwaukee, WI 53172
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Harris, N.A.	Describe Property Securing Debt: 2007 Mazda3i, VIN JMIBK12F471653025
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: US Bank	Describe Property Securing Debt: 2006 BMW 325xi, VIN WBAVD13516KV11279
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 9	
Creditor's Name: World Savings Bank	Describe Property Securing Debt: Real estate (condo) located at: 10019 E. Mountainview Rd. Unit 2101 Scottsdale, AZ 85258 Tax key no. 217-35-743
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **February 4, 2010**

Signature **/s/ Gerald A. Klamrowski**
Gerald A. Klamrowski
Debtor

Date **February 4, 2010**

Signature **/s/ Susanna Klamrowski**
Susanna Klamrowski
Joint Debtor

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No. _____

Chapter **7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Gerald A. Klamrowski
Susanna Klamrowski**

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ Gerald A. Klamrowski**

Signature of Debtor

February 4, 2010

Date

X **/s/ Susanna Klamrowski**

Signature of Joint Debtor (if any)

February 4, 2010

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re **Gerald A. Klamrowski
Susanna Klamrowski**

Debtor(s)

Case No. _____
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **February 4, 2010**

/s/ Gerald A. Klamrowski

Gerald A. Klamrowski

Signature of Debtor

Date: **February 4, 2010**

/s/ Susanna Klamrowski

Susanna Klamrowski

Signature of Debtor

ABC Supply
P.O. Box 44665
Madison, WI 53744

AG Architecture
1414 Underwood Ave., Suite 301
Wauwatosa, WI 53213

Air Control
W220 N7136 Town Line Road
Lannon, WI 53046

American
W229 N1400 Westwood Dr.
Waukesha, WI 53188

American Express
Acct No xxxx1005
P.O. Box 297879
Fort Lauderdale, FL 33329

American Express
Acct No NCO acct. no. GZ4926
c/o NCO Financial Systems
507 Prudential Rd.
Horsham, PA 19044

American Express
Acct No Kohn file no. 585540
c/o Kohn Law Firm
312 E. Wisconsin Ave., Suite 501
Milwaukee, WI 53202

Anchor Bank
Acct No 13-15061112
P.O. Box 7933
Madison, WI 53707-7933

Anchor Bank
Acct No 1024920005
25 W. Main Street
Madison, WI 53703

Anchor Bank, F.S.B.
Acct No 1024920003
25 W. Main Street
Madison, WI 53703

AT&T - IC Systems
606 George Street
La Crosse, WI 54603

Bank of America
Acct No xxxx8531
P.O. Box 15026
Wilmington, DE 19850

Bank of America
Acct No Encore acct no. 13159060
c/o Encore Receivable Management
P.O. Box 1880
Southgate, MI 48195

Bank of America
Acct No VCS acct: DS7528
c/o Viking Collection Service
7500 Office Ridge Circle
Eden Prairie, MN 55344-3678

BCF
1321 E. Wabash Ave.
Waukesha, WI 53186

Blakewood Estates, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Boston Store
Acct No 55-7591-0312
Dept 7680
Carol Stream, IL 60116

BPI
11331 W. Rogers St.
Milwaukee, WI 53227

CGC, Inc.
2921 Perry Street
Madison, WI 53713

Chase Bank
Acct No xxxx7096
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Bank
Acct No xxxx7096
c/o GC Services LP
San Antonio, TX 78201

Christopher and Linda Alessi
12225 W. Howard Avenue
Greenfield, WI 53228

Citi Card
Acct No xxxxl888
Box 6000
The Lakes, NV 89163-6000

Citi Card
Acct No file no. 811323
c/o Rausch, Sturm, Israel, Enerson
250 N. Sunnyslope Rd. Suite 300
Brookfield, WI 53005

Citi Card
Citibank (South Dakota) NA
701 E 60th St. North
Sioux Falls, SD 57117

Citibank Visa
Acct No xxxxl887
Box 6000
The Lakes, NV 89163

Citibank Visa
Acct No URS no. 12882654
c/o United Recovery Systems
5800 North Course Drive
Houston, TX 77072

CitiMortgage, Inc.
5280 Corporate Drive
Frederick, MD 21703

City of Franklin, Treasurer
Acct No 804-0072
9229 W. Loomis Road
Franklin, WI 53132

Community First Bank
Acct No 86295900
Attn: David Jones
115 Main Street
Reedsburg, WI 53959

Country Development
W6855 State Hwy. 106
Fort Atkinson, WI 53538

Creekside Partners, LLC
2211 South 10th Ave., Suite B
South Milwaukee, WI 53172

Creekside Partners, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Darrel J. DeKeyser
2933 W. Drexel #514
Franklin, WI 53132

Darrel J. Dekeyser
2933 W.Drexel \$514
Franklin, WI 53132

David Frank
N120 W21350 Freistadt Rd.
Germantown, WI 53022

Davidson Engineering
10521 W. Forest Home Ave.
Hales Corners, WI 53130

Dione White
1943 Pleasant Street
Wauwatosa, WI 53213

Discover
Acct No xxxx2535
P.O. Box 30395
Salt Lake City, UT 84130-0395

Discover
Acct No file no. 10-41083; 09CV018514
c/o Messerli & Kramer P.A.
3033 Campus Dr. #250
Plymouth, MN 55441

Discover Bank
Acct No xxxx-4450
Issuer of Discover Card
c/o DFS Services, LLC
P.O. Box 3025
New Albany, OH 43054

Discover Bank
Acct No Kohn File No. 578523
c/o Kohn Law Firm, S.C.
312 E. Wisconsin Ave. #501
Milwaukee, WI 53202

DJ's Lawn Sprinkler
5530 W. Forest Home Ave.
Milwaukee, WI 53220

First National Bank of Omaha
Acct No xxxx1650
P.O. Box 3696
Omaha, NE 68103-0696

Franklin Oaks Condominium Assoc.
5645 N. Green Bay Ave.
Glendale, WI 53209

Franklin Oaks Partners, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Franklin Oaks Partners, LLC
2211 S. 10th Ave. Unit B
South Milwaukee, WI 53172

Gap
Acct No xxxx1620
P.O. Box 981064
El Paso, TX 79998

Gap Silver Card
Acct No 6018 5955 2054 1620
P.O. Box 981064
El Paso, TX 79998

Genesis Construction Mgmt. & Dev. Inc.
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Genesis Construction Mgmt.& Dev. Inc.
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Gerald Gomalla, Sr.
W14 N7410 Woodland Drive
Menomonee Falls, WI 53051

GFC Leasing
2675 Research Park Drive
Madison, WI 53711

Graf
P.O. Box 88465
Milwaukee, WI 53288

Great Lakes Tops
2350 Commerce Drive
New Berlin, WI 53151

Harris, N.A.
Acct No 9500226561
successor to Ozaukee Bank
N70 W5158 Columbia Road
Cedarburg, WI 53012

Harris, N.A.
c/o Patrick B. Howell, Esq.
Whyte Hirschboeck Dudek S.C.
555 E. Wells St. #1900
Milwaukee, WI 53202

Harris, N.A.
Acct No Ozaukee Bank, acct. 9500226561
c/o Krawczyk, Duginski & Rohr, S.C.
16650 W.Blumond Rd., Suite 300
Brookfield, WI 53005

Haudie Properties, LLC
8505 Country Club Road
Franklin, WI 53132

HSBC Retail Services
Acct No xxxx0312
P.O. Box 15521
Wilmington, DE 19850-5521

Icon Development Corp.
12225 W. Howard Ave.
Greenfield, WI 53228

James T. Klement
12720 Stephen Place
Elm Grove, WI 53122

JC Penney
Acct No xxxx650-9
P.O. Box 981131
El Paso, TX 79998-1331

JC Penney
Acct No Encore acct no. 5186143
c/o Encore Receivable Management
400 N. Rogers Rd.
P.O. Box 3330
Olathe, KS 66063-3330

Jeffrey P. Klement
9302 Kensington Way
Franklin, WI 53132

Kahle Wholesale Flooring
501 Nathan Lane, Ste. 7
Elkhorn, WI 53121

Kahle Wholesale Flooring, Inc.
Acct No 09CL321, Milwaukee, County
501 Nathan Lane Suite 7
Elkhorn, WI 53121

KC Drywall
7245 S. 76th St.
Franklin, WI 53132

Key Engineering Group
725 N. Water St., Suite 1000
Milwaukee, WI 53202

Larry Schotz
17207 N. Throngate Rd. W84
Mequon, WI 53092

Lee's Glass
10111 W. Forest Home Ave.
Hales Corners, WI 53130

M&I Marshall & Ilsley Bank
Acct No 22320793-10005
770 N. Water Street
Milwaukee, WI 53202

M&I Marshall & Ilsley Bank
c/o Russell S. Long, Esq.
Davis & Kuelthau, S.C.
111 E. Kilbourn #1400
Milwaukee, WI 53202

Maass Excavating
322 W. Ryan Rd.
Oak Creek, WI 53154

Macy's
Acct No xxxx2500
Bankruptcy Processing
P.O. Box 8066
Mason, OH 45040

Meadowbrook Country Club
Acct No Gerry Klamrowski
2149 North Green Bay Rd.
Racine, WI 53405

Meadowbrook Country Club
Acct No xxxx1585
c/o Transworld Systems, Inc.
6425 Odana Rd., Suite B
Madison, WI 53719

Meadowbrook Investors, LLC
2211 10th Ave. Unit B
South Milwaukee, WI 53172

Mercantile Adjustment Bureau, LLC
Acct No xxxx1650
P.O. Box 9016
Williamsville, NY 14231-2223

Merit Asphalt
S84 W18645 Enterprise Drive
Muskego, WI 53150

Metroplitan Builders
N16 W23321 Stoneridge Drive
Waukesha, WI 53186

Metropolitan Survey
5200 W. Loomis Rd.
Greendale, WI 53129

Milwaukee Builders Supply
N90 W14700 Commerce Dr.
Menomonee Falls, WI 53051

Milwaukee County Treasurer
Acct No 7710539
Milwaukee County Courthouse, Rm. 102
901 N. 9th Street
Milwaukee, WI 53233

Milwaukee Radiologists
Acct No xxx4008
c/o OAC
P.O. Box 371100
Milwaukee, WI 53237-2200

Milwaukee Radiologists
Acct No xxxx4008
2901 W. Kinnickinnic River Parkway
Suite LL9
Milwaukee, WI 53215

Mobile Mini
7420 S. Kyrene Road Suite 101
Tempe, AZ 85283

New Berlin Villas, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

New Holland Credit Company
100 Brubaker Avenue
New Holland, PA 17557

North American Fishing Club
Acct No 90248274
c/o Retrieval Masters Credit Bureau
2269 S. Saw Mill River Road, Bldg 3
Elmsford, NY 10523

North Shore Bank
Acct No 70900744
15700 W. Bluemound Road
Brookfield, WI 53005

North Shore Bank
c/o John Van Lieshout, Esq.
Reinhart Boerner Van Deuren, S.C.
1000 N. Water #1700
Milwaukee, WI 53202

O'Neil Concrete
W221 S6085 Seftar Road
Waukesha, WI 53189

Pineridge Condo. Assoc.
c/o Ogden & Co.
1665 N. Water Street
Milwaukee, WI 53202

Pineridge Condo. Assoc.
c/o de la Mora & de la Mora, SC
15255 Watertown Plank Road
Elm Grove, WI 53122

Prestige Electical Services
8948 Rasmussen Ct.
Racine, WI 53406

Richard Vallin
1090 Falls Road
Grafton, WI 53024

Robert J. Selensky
4750 W. Hunting Park Drive
Franklin, WI 53132

Roger DeMark
9875 S. 76th St.
Franklin, WI 53132

Roman Electric
640 S. 70th St.
Milwaukee, WI 53214

Russell Styczynski
1061 W. Violet Ave.
Oak Creek, WI 53154

Ruth Hau
8505 S. Country Club Road
Franklin, WI 53132

Scotts Lawnservice Milwaukee
Acct No xxxx4015
P.O. Box 742585
Cincinnati, OH 45274

Scotts Lawnservice Milwaukee
Acct No xxxx4015
c/o American Profit Recovery
34405 W. 12 Mile Rd, Ste 379
Farmington, MI 48331

Shea Construction, LLC
W8807 Old 16 Road
Reeseville, WI 53579

South Milwaukee Treasurer
Acct No 7710539
2424 15th Ave.
P.O. Box 367
South Milwaukee, WI 53172

South Milwaukee Treasurer
Acct No 7289930
2424 15th Ave.
South Milwaukee, WI 53172

SWF Investors, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

Target National Bank
Acct No xxxx0231
3901 West 53rd St.
Sioux Falls, SD 57106-4216

Target National Bank
Acct No Firstsource acct: 14089415
c/o Firstsource Advantage LLC
205 Bryant Woods South
Amherst, NY 14228

Ted M. Rewasiewicz
628 Hawthorne Ave.
South Milwaukee, WI 53172

Ted Rewasiewicz
628 Hawthorne Ave.
South Milwaukee, WI 53172

The Gurn Co.
5555 S. Andrae Drive
New Berlin, WI 53151

The Villas Condominiums, Inc.
c/o Michael Orgeman, Esq.
Lichtsinn & Haensel, S.C.
111 E. Wisconsin Ave. #1800
Milwaukee, WI 53202

The Villas Partners, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

The Villas Partners, LLC
2211 10th Ave. Unit B
South Milwaukee, WI 53172

The Villas Partners, LLC
2211 10th Ave., Unit B
Franklin, WI 53132

Thomas J. Klement
207 E. Lincoln Way
Milwaukee, WI 53207

Thomas Mortenson
368 Ragetta Dr.
Port Washington, WI 53074

Trees On the Move
5611 S. Calhoun Road
New Berlin, WI 53151

Tuckaway Pines Condo. Assoc.
Attn: Jeff Hohensee, President
7525 W. Tuckaway Pines Circle
Franklin, WI 53132

Tuckaway Pines, LLC
2011 10th Ave., Unit B
South Milwaukee, WI 53172

Tuckaway Pines, LLC
2211 10th Ave. Unit B
South Milwaukee, WI 53172

Tuckaway Pines, LLC
2211 10th Ave., Unit B
South Milwaukee, WI 53172

UCSF Medical Center
Acct No xxxx4140
P.O. Box 0810
San Francisco, CA 94143-0810

US Bank
Acct No 0000-0511-362-341
P.O. Box 2188
Oshkosh, WI 54903

US Fire
2936 S. 166th St.
New Berlin, WI 53151

Vilaas of New Berlin Homeowners Assoc.
Attn: John Fuhrmann
14363 W. Farrel Drive
New Berlin, WI 53151

Village of Lake Delton
Acct No 146 1097
Kay C. Mackesey, Treasurer
P.O. Box 87
Lake Delton, WI 53940

Villas of Franklin Condo. Assoc.
Attn: Phil Wasmer
P.O. Box 320426
Franklin, WI 53132

Villas of Meadowbrook Condo Asso.
Attn: James Chiapetta
1721 Trevino Trail
Racine, WI 53405

WE Energies
P.O. Box 2046
Milwaukee, WI 53201-2046

We Energies
c/o Omni Credit
333 Bishops Way, Suite 100
Brookfield, WI 53005

Wheaton Franciscan Medical Group
Acct No xxxx6026
400 W. River Woods Parkway
Milwaukee, WI 53212

Wheaton Franciscan Medical Group
Acct No CBA acct: 11464107
c/o CB Accounts, Inc.
P.O. Box 5610
Hauppauge, NY 11788

Wheaton Franciscan Medical Group
Acct No xxxx734-7
P.O. Box 68-9711
Milwaukee, WI 53268-9711

World Savings Bank
Acct No 0042244145
c/o Wachovia Mortgage
P.O. Box 7512
Springfield, OH 45501

Zenith Tech, Inc.
N6 W23633 Bluemound Road
Waukesha, WI 53186

Zuern Building Products
P.O. Box 378
Allenton, WI 53002

In re **Gerald A. Klamrowski**
Susanna Klamrowski
 Debtor(s)
 Case Number: _____
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
☒ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 40px;"> <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.																				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	\$																
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																		
a.	Gross receipts	\$	\$																		
b.	Ordinary and necessary business expenses	\$	\$																		
c.	Business income	Subtract Line b from Line a																			
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																		
a.	Gross receipts	\$	\$																		
b.	Ordinary and necessary operating expenses	\$	\$																		
c.	Rent and other real property income	Subtract Line b from Line a																			
6	Interest, dividends, and royalties.			\$	\$																
7	Pension and retirement income.			\$	\$																
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.			\$	\$																
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$	\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$</td> <td style="width: 20%;">Spouse \$</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$																			
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$	\$																
	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$	\$				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
	Total and enter on Line 10			\$	\$																
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$	\$																

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)														
16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
	Total and enter on Line 17													
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.																									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 30%;">Allowance per member</td> <td style="width: 25%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 30%;">Allowance per member</td> <td style="width: 35%;"></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$									
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$									
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$									
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$									
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$									
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$									
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32											
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$ <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$															
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$															
Subpart C: Deductions for Debt Payment																	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 35%;">Name of Creditor</th> <th style="width: 35%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 10%;">Does payment include taxes or insurance?</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 35%;">Name of Creditor</th> <th style="width: 35%;">Property Securing the Debt</th> <th style="width: 15%;">1/60th of the Cure Amount</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$															
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$															
Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$															
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$															
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$															
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$															
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).
53	Enter the amount of your total non-priority unsecured debt \$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. \$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	d.	\$
	Total: Add Lines a, b, c, and d	
		\$

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>February 4, 2010</u>	Signature: <u>/s/ Gerald A. Klamrowski</u> Gerald A. Klamrowski <i>(Debtor)</i>
	Date: <u>February 4, 2010</u>	Signature <u>/s/ Susanna Klamrowski</u> Susanna Klamrowski <i>(Joint Debtor, if any)</i>